

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Keith J. Jeffries
 Keith J. Jeffries
 Debtors

Case No. 19-12281-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2019.

db	+Keith J Jeffries, MAILING ADDRESS, PO Box 505, Buckingham, PA 18912-0505
db	Keith J. Jeffries, 4492 York Road, Buckingham, PA 18912
14304885	+ABC Supply, 3283 E. Township Line Rd., Souderton, PA 18964-1983
14304887	+American Builders and Contractor, 3283 E. Township Line Rd., Souderton, PA 18964-1983
14304892	+Marvic Supply, Co, Inc, 4083 Swamp Road, Doylestown, PA 18902-1141
14304893	+Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
14304894	+Roslyn Supply Company, 1587 N Easton Rd, Abington, PA 19001-2403
14304895	+Wehrungs Lumber, PO Box 550, Ottsville, PA 18942-0550
14304896	+Wilmington Savings Fund, 1114 Avenues of the Americas, New York, NY 10036-7703
14304897	+Wyndam Vacation Club, PO Box 98940, Las Vegas, NV 89193-8940

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Jul 13 2019 07:03:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: megan.harper@phila.gov Jul 13 2019 03:12:45 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 13 2019 03:12:33 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14304886	+EDI: GMACFS.COM Jul 13 2019 07:03:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14304889	+EDI: RCSFNBMARIN.COM Jul 13 2019 07:03:00 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14310575	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2019 03:11:51 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14307064	+EDI: RMSC.COM Jul 13 2019 07:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14304890	EDI: USBANKARS.COM Jul 13 2019 07:03:00 Elan Financial Service, Attn: Bankruptcy, 4801 Frederica Street, Owensboro, KY 42301
14304898	E-mail/Text: bankruptcydept@wyn.com Jul 13 2019 03:12:34 Wyndham Vacation Ownership, Attn: Bankruptcy, Po Box 98940, Las Vegas, NV 89193

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14304888	CA Niece Lumber
14304891	KJ Siding and Home Improvements
aty*	+ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

ALEXANDER G. TUTTLE	on behalf of Debtor Keith J. Jeffries	agt@tuttlelegal.com,
allie@tuttlelegal.com		
ALEXANDER G. TUTTLE	on behalf of Debtor Keith J. Jeffries	agt@tuttlelegal.com,
allie@tuttlelegal.com		
KEVIN G. MCDONALD	on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a	
	Christiana Trust, not individually but as trustee for Hilldale Trust	bkggroup@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com,	rolber@ecf.axosfs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,
rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Keith J. Jeffries</u>	Social Security number or ITIN	xxx-xx-9961
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Keith J Jeffries</u>	Social Security number or ITIN	xxx-xx-9961
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-12281-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Keith J. Jeffries

Keith J Jeffries

7/11/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.